

Information to identify the case:

Debtor 1 **Dorethea Yvonne Nelson**

Social Security number or ITIN **xxx-xx-3339**

First Name Middle Name Last Name

EIN -- --

Debtor 2

Social Security number or ITIN -- --

(Spouse, if filing)

First Name Middle Name Last Name

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-30600-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dorethea Yvonne Nelson

May 24, 2016

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Dorethea Yvonne Nelson
 Debtor

Case No. 16-30600-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: May 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2016.

db
 13239659 +Dorethea Yvonne Nelson, 3111 Montrose Ave., Richmond, VA 23222-2511
 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, P.O. Box 26543,
 Richmond, VA 23290-0001)
 13239661 +Frontline Assets Strategies, L, 2700 Snelling Ave. North, Ste. 250,
 Saint Paul, MN 55113-1783
 13239663 +Henrico Cardiology Associates, 7702 E Parham Rd # 106, Richmond, VA 23294-4375
 13239664 +Henrico Doctor's Hosp, P.O. Box 538658, Atlanta, GA 30353-8658
 13239666 Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
 13239667 +NPAS Solutions, LLC, P.O. Box 740760, Cincinnati, OH 45274-0760
 13239674 +THE CBE GROUP, Payment processing Center, P.O BOX 2337, Waterloo, IA 50704-2337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QBEROBINSON.COM May 25 2016 01:53:00 Bruce E. Robinson, P.O. Box 538,
 415 E. Atlantic Street, South Hill, VA 23970-2701
 13239652 +EDI: RMCB.COM May 25 2016 01:53:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
 13239654 +EDI: AGFINANCE.COM May 25 2016 01:53:00 American General Financial/Springleaf Fi,
 Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251
 13239655 E-mail/Text: bankruptcy@bbandt.com May 25 2016 02:08:08 BB & T, Attn: Bankruptcy Dept,
 Po Box 1847, Wilson, NC 27894-0000
 13239656 +E-mail/Text: bankruptcy@firstpointcollectionresources.com May 25 2016 02:08:46 Cbe Group,
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 13239657 +EDI: CHASE.COM May 25 2016 01:53:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 13239658 +E-mail/Text: bankruptcy@co.henrico.va.us May 25 2016 02:08:54 County of Henrico,
 Dept of Public Utilities, PO Box 90775, Richmond, VA 23273-0775
 13239660 +E-mail/Text: bankruptcy@firstpointcollectionresources.com May 25 2016 02:09:05
 Firstpoint Collections, 225 Commerce Place, P.O. Box 26140, Greensboro, NC 27402-6140
 13239662 +EDI: RMSC.COM May 25 2016 01:53:00 GECRB/Lowes, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 13239665 EDI: IRS.COM May 25 2016 01:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 13239668 EDI: PRA.COM May 25 2016 01:53:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541-0000
 13239671 EDI: AGFINANCE.COM May 25 2016 01:53:00 Springleaf Financial S, 601 Nw 2nd St,
 Evansville, IN 47701-0000
 13239670 EDI: AGFINANCE.COM May 25 2016 01:53:00 Springleaf Financial S, Po Box 3251,
 Evansville, IN 47731-0000
 13239672 EDI: AGFINANCE.COM May 25 2016 01:53:00 Springleaf Financial Services, P.O. Box 742536,
 Cincinnati, OH 45274-0000
 13239653 EDI: AGFINANCE.COM May 25 2016 01:53:00 American General Financial,
 Springleaf Financial/Bankruptcy, Po Box 3251, Evansville, IN 47731-0000
 13239673 +EDI: RMSC.COM May 25 2016 01:53:00 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13239669 ##+SCI, P.O. Box 85005, c/o Radiology Assoc of Richmon, Richmond, VA 23285-5005

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: luedeckert
Form ID: 318

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Total Noticed: 24

Date Rcvd: May 24, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2016 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Rudolph C. McCollum, Jr. on behalf of Debtor Dorethea Yvonne Nelson rudy@mccollumatlaw.com,
mccollumatlaw301@gmail.com

TOTAL: 2